





DECLARATION **Utility Application**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled SYSTEM, METHOD, AND BUSINESS METHOD FOR SETTLING MICROPAYMENT TRANSACTIONS TO A PRE-PAID INSTRUMENT, the specification of which

(Check One)		is attached hereto OR
	\boxtimes	was filed on May 4, 2001 as United States Application Serial No. 09/849,777.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Title 37, Code of Federal Regulations, § 1.56.

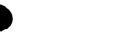
I hereby claim foreign priority benefits under Title 35, United States Code § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of the PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Date of Filing	Priority Claimed Yes No	

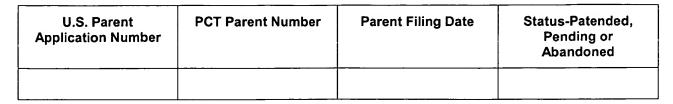
I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below.

Application Number(s)	Filing Date

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s), or §365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.



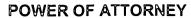




I further declare all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, United States Code, § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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RODNEY J. KEMPKES AND MARK J. PETTAY, inventors of the application for United States Letters Patent for an improvement in

SYSTEM METHOD AND BUSINESS METHOD FOR SETTLING

MICROPAYMENT TRANSACTIONS	
the specification of which:	
is filed herewith, ORis was filed on May 4, 2001, having ₹ 09/849,777,	J.S. Patent Application Serial No.
does hereby appoint as my attorneys and/orevocation, to prosecute this application and Patent and Trademark Office, and in countrial things necessary or appropriate there Authorities in connection with any internation the above-identified application, all of the reg Number 29129:	I transact all business in the United States ies other than the United States, and to do efor before any competent International nal patent application(s) corresponding to
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Please send all correspondence to the atte	ention of Rocco L. Adornato at the above
RODNEY J. KEMPKES	MARK J. PETTAY
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Signature	Signature
Dated: September 6, 2001	Dated: September 6, 2001